

SBLI BROKERAGE'S ACCELERATED UNDERWRITING **OVERVIEW**

For Guaranteed Level Term Products

Accelerated underwriting from SBLI Brokerage provides you with an innovative, faster process that is simple and convenient for both you and your clients.

No paramedic exam required

It speeds up the underwriting process by:

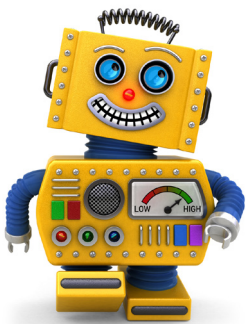
- + Eliminating the requirement for a paramedic visit¹
- + Improving overall cycle time
- + Improving placement

The accelerated underwriting process applies to all cases that meet the age and face amount requirements and no application gets redirected into a traditional underwriting process with a paramedic exam. You can be confident that your clients will receive the convenient, non-invasive service you promised them.

Accelerated Underwriting cases do not require a paramedic exam.

Qualifications

- + Ages: 18-60
- + Face Amount: \$100,000-\$500,000
- + Products available: SBLI Level Term (10-, 15-, 20-, 25-, or 30-year)
- + All risk classes and table ratings apply



SBLI Brokerage Accelerated Underwriting. The future of underwriting.

SBLI
BROKERAGE

Three Easy Steps

You or Your GA



ZipApp®

- + Drop a ticket through *ApplicInt* and then the fulfillment center takes over. Remember to note a convenient time for the Part 1 and 2 telephone call with your client and indicate this time on the ticket.



OR

Paper Application

- + If you prefer paper, complete Part 1 of the application.
- + Submit the completed Part 1 directly to SBLI Brokerage as you normally would for any new business application.
- + Do not schedule a paramedic exam. Instead, schedule online the Part 2 accelerated underwriting telephone call with one of our two fulfillment centers: EMSI or APPS via their website.

The Fulfillment Center



- + The interviewer will contact your client and will complete Parts 1 and 2 (or Part 2 only if you submitted a paper Part 1). Be sure to give your client the Preparing for your Accelerated Underwriting Call instructions.
- + The form will be submitted electronically to SBLI Brokerage. In addition, copies of the completed form will be available on the vendor website for your records.

SBLI Brokerage, the Accelerated Underwriting Process



- + Underwriting will evaluate the completed application with instantaneous electronic data such as prescription history, MIB, MVR, and FCRA public information.
- + The application will follow one of two paths:
 - Immediate approval that proceeds to issue
 - Underwriter determines that additional requirements are necessary, such as an APS, and a final assessment is determined upon underwriter review

For More Information

¹ Some additional requirements may be necessary based on non-medical and medical information
For the education of producers/brokers only. Not for use with the public. Products and features may not be available in all states. Products and features may not be available in all states. Please share this only with agents appointed to sell with SBLI. Policy Form Series #B-56. SBLI Brokerage is the marketing name for Independent Distribution sales and administration. The Savings Bank Life Insurance Company of Massachusetts. © 2016 All rights reserved. NAIC #70435. 16-4038 9/16